

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Christopher A. Stone
Brittanie N. Stone
fka Brittanie N. Schaum
Debtor(s)

Bankruptcy Case No.: 17-23825-JAD
Issued Per Jan. 8, 2018 Proceeding
Chapter: 13
Docket No.: 47 - 12
Concil. Conf.: April 12, 2018 at 10:30 AM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated October 17, 2017 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☐ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$ as of . Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☒ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Apr. 12, 2018 at 10:30 AM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under 11 U.S.C. §506, disputes over the amount and allowance of claims entitled to priority under 11 U.S.C. §507, and all objections to claims.
- ☒ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: .
- ☒ H. Additional Terms: The secured claim of Santander Consumer USA at Claim No. 1 shall govern as to claim amount, to be paid at the modified plan terms in an amount to be determined by Trustee.
The secured claim of Ford Motor Credit at Claim No. 8 shall govern as to claim amount and interest rate, to be paid at the modified plan terms in an amount determined by the Trustee to pay in full.

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.

Dated: January 12, 2018

Jeffery A. Deller
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Christopher A. Stone
 Brittanie N. Stone
 Debtors

Case No. 17-23825-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: jhel
 Form ID: 149

Page 1 of 2
 Total Noticed: 59

Date Rcvd: Jan 12, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2018.

db/jdb Christopher A. Stone, Brittanie N. Stone, Route 21 Mobile Home Park--Lot 19, Carmichaels, PA 15320

14698560 +Aaron's Sales & Lease Ownership, 575 Morgantown Road, Uniontown, PA 15401-5419

14698561 Allstate Insurance Company, P.O. Box 4310, Carol Stream, IL 60197-4310

14713421 Atlantic Broadband, 120 Southmont Boulevard, Johnstown, PA 15905-4291

14698562 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital One, c/o TSYS Total Debt Management, P.O. Box 5155, Norcross, GA 30091)

14713422 Cardinal Pediatrics, LLC, 1247 Suncrest Towne Center, Morgantown, WV 26505-1876

14713423 Carmichaels SD, Cumberland c/o Keystone, P.O. Box 529, Irwin, PA 15642-0529

14698563 +Collection Service Center, Inc., 2917 White Hall Boulevard, P.O. Box 2060, Fairmont, WV 26555-2060

14698564 Cornerstone Care, 7 Glassworks Road, Greensboro, PA 15338-9507

14698566 +Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-0121

14698567 +Credit Management, Inc., 4200 International Parkway, Carrollton, TX 75007-1912

14698570 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626)

14698569 +Debt Collection Partners, 11 Commerce Driver--Suite 208, Westover, WV 26501-3858

14698573 +EOS CCA, P. O. Box 981025, Boston, MA 02298-1025

14698575 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit Company, LLC, National Bankruptcy Service Center, P.O. Box 62180, Colorado Springs, CO 80962)

14698574 +Fidelity Properties, P.O. Box 2055, Alliance, OH 44601-0055

14713425 +Fox Ford, Inc., 743 East High Street, Wayneburg, PA 15370-1779

14713433 H. James Seese, O.D., 5605 University Town Center Suite A, Morgantown, WV 26501-2292

14712341 +Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013

14698577 +Heiskell King Burns & Tallman Surgical, 600 Suncrest Towne Center--Suite 310, Morgantown, WV 26505-0589

14713427 +JC Amos, JD, LLM, P.O. Box 3040, Fairmont, WV 26555-3040

14713426 +James Geshay, Jr., D.D.S., Pediatric Dentistry, 634 Pittsburgh Road, Uniontown, PA 15401-2214

14735416 ++LENDMARK FINANCIAL SERVICES LLC, 2118 USHER STREET, COVINGTON GA 30014-2434
 (address filed with court: Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014)

14713428 Laboratory Corporation of America, P.O. Box 2240, Burlington, NC 27216-2240

14698579 Lendmark Financial Services of WV, 6526 Mall Road, Morgantown, WV 26501-8525

14698580 MedExpress Billing, P.O. Box 719, Dellslow, WV 26531-0719

14698581 Medcredit, Inc., P.O. Box 1629, Maryland Heights, MO 63043-0629

14698582 Mon Health Medical Center, P.O. Box 660, Morgantown, WV 26507-0660

14698583 Mon Health Medical Center Clinics, 600 Suncrest Town Centre--Suite 310, Morgantown, WV 26505-1873

14713429 +Monongalia General Hospital, 1200 JD Anderson Drive, Morgantown, WV 26505-3486

14698586 +Quality Asset Recovery, 7 Foster Avenue--Suite 101, Gibbsboro, NJ 08026-1191

14713431 +Quick Lane at Fox Ford, Inc., 901 East High Street, Waynesburg, PA 15370-1723

14698587 +Radiological Physician Associates, 700 Village Drive, Fairmont, WV 26554-7985

14713432 Ruby Memorial Hospital, P.O. Box 1127, Morgantown, WV 26507-1127

14708828 +SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284

14698589 Santander Consumer USA, Attn: Bankruptcy Dept., P.O. Box 560284, Dallas, TX 75356-0284

14713434 Tender Care Pediatric Dentistry, 6583 Route 819 South Suite 1, Mount Pleasant, PA 15666

14713435 +United Bank, 113 Penn Street, Point Marion, PA 15474-1263

14698591 +University Health Associates, P.O. Box 776, Morgantown, WV 26507-0776

14698592 +University Health Associates Dental, 1075 Van Voorhis Road, Morgantown, WV 26505-3586

14698594 +West Virginia Emergency Physicians, 4350 Fowler Street--Suite 15, Fort Myers, FL 33901-2699

14698595 West Virginia University Hospitals, Patient Accounting Office, P.O. Box 1127, Morgantown, WV 26507-1127

14698596 Windstream Communications, 1720 Galleria Boulevard, Louisville, KY 40290-1908

14713436 Womens Health Care of Morgantown, 1249 Suncrest Towne Centre, Morgantown, WV 26505-1876

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14713424 E-mail/Text: svlainich@communitybank.tv Jan 13 2018 01:24:46 Community Bank,
 100 North Market Street, P.O. Box 357, Carmichaels, PA 15320

14724610 +E-mail/Text: svlainich@communitybank.tv Jan 13 2018 01:24:47 Community Bank,
 90 W. Chestnut St., Suite 100, Washington, PA 15301-4524

14698565 +E-mail/Text: bankruptcy_notifications@ccsusa.com Jan 13 2018 01:25:15
 Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679

14698568 E-mail/PDF: creditonebknofications@resurgent.com Jan 13 2018 01:21:24 Credit One Bank,
 P.O. Box 98873, Las Vegas, NV 89193-8873

14698571 E-mail/Text: Bankruptcy.Consumer@dish.com Jan 13 2018 01:24:38 Dish Network,
 P.O. Box 94063, Palatine, IL 60094-4063

14698572 +E-mail/Text: bankruptcyntices@dcicollect.com Jan 13 2018 01:25:03 Diversified Consultant,
 10550 Deerwood Park Boulevard, Jacksonville, FL 32256-0596

14698576 E-mail/Text: bankruptcy.notices@hdfsl.com Jan 13 2018 01:25:07 Harley-Davidson Credit Corp.,
 P.O. Box 22048, Carson City, NV 89721-2048

District/off: 0315-2

User: jhel
Form ID: 149

Page 2 of 2
Total Noticed: 59

Date Rcvd: Jan 12, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

14698578 E-mail/Text: cio.bncmail@irs.gov Jan 13 2018 01:24:20 Internal Revenue Service,
P.O. Box 7346, Philadelphia, PA 19101-7346
14725104 E-mail/PDF: cbp@onemainfinancial.com Jan 13 2018 01:21:28 ONEMAIN, P.O. BOX 3251,
EVANSVILLE, IN 47731-3251
14698584 E-mail/PDF: cbp@onemainfinancial.com Jan 13 2018 01:21:29 One Main Financial,
170 Greene Plaza, Waynesburg, PA 15370-8142
14698585 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 13 2018 01:24:31 PA Department of Revenue,
Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14748034 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 13 2018 01:37:55
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14698588 +E-mail/Text: bankruptcy@rentacenter.com Jan 13 2018 01:25:18 Rent-a-Center,
207 Wal Mart Drive, Uniontown, PA 15401-8423
14698590 +E-mail/Text: bankruptcydepartment@tsico.com Jan 13 2018 01:25:08 Transworld Systems, Inc.,
500 Virginia Drive--Suite 514, Fort Washington, PA 19034-2707
14698593 +E-mail/Text: bankruptcy@firstenergycorp.com Jan 13 2018 01:24:42 West Penn Power,
1310 Fairmont Avenue, Fairmont, WV 26554-3526

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ford Motor Credit Company LLC
cr Harley-Davidson Credit Corp
cr NBS Harley-Davidson Credit Corp
14749265* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,
Colorado Springs, CO 80962)
14713430 ##+National Bankruptcy Services.com.LLC, 9441 LBJ Freeway Suite 250, Dallas, TX 75243-4640
TOTALS: 3, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on January 12, 2018 at the address(es) listed below:

Daniel R. White on behalf of Joint Debtor Brittanie N. Stone dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
Daniel R. White on behalf of Debtor Christopher A. Stone dwhite@zeblaw.com,
gianna@zeblaw.com;dwhite.zmw@gmail.com;r63228@notify.bestcase.com
James Warmbrodt on behalf of Creditor Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor NBS Harley-Davidson Credit Corp bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Ford Motor Credit Company LLC kebeck@weltman.com,
jbluemle@weltman.com
Office of the United States Trustee ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 7